# WHERE YOUR MONEY GOES SOUL OF THE FUTURE FOLLOWS

**BASED ON THE WORK OF LYNN TWIST** 

## "MONEY IS A FORCE WE SHAPED, YET WE NOW LIVE AS IF IT SHAPES US. THE MOMENT WE REMEMBER WE'RE THE ARCHITECTS, EVERYTHING CHANGES."

### **TALIA SHEWCHUK**

For thousands of years, money was a **tool** — a human **invention** meant to **support trade**, **trust**, and **shared value**. But somewhere along the way, it became something else. We stopped seeing money as something we **designed** and started treating it like a **force of nature**—something that **controls us**, **defines us**, and **dictates our worth**.

Our culture has assigned money immense **power**. It now **influences** how we make decisions, how we **value ourselves**, and even how we **measure success**. We've made it more important than **human life**, more sacred than **relationships**, and more **dominant** than **joy**.

This **distorted relationship** didn't come out of nowhere. It's shaped by the world we're born into—a culture obsessed with **acquiring**, **consuming**, and **proving** worth. We grow up learning what money **buys**, but rarely what it **means**.

And yet, this relationship can be **reimagined**.

If we remember that money is something we **made up**, we can start to **reclaim** it—not just as a currency, but as a reflection of our deepest **values**, our highest **commitments**, and our shared **humanity**.



### IN OUR SOUL

LOVE

**BEAUTY** 

CONNECTION

**GENEROSITY** 

HUMILITY

IN MONEY

FEAR

SCARCITY

COMPETITION

SHAME

CONTROL

We scramble to get what's ours.

We feel greedy, guilty, anxious, or not enough.

We label ourselves by how much we have (or don't).

We disconnect from our values and act in ways we don't recognize.

## LOSING OURSELVES IN THE CHASE

- We sacrifice truth, creativity, and wholeness.
- Many are "making a living" while their spirit is quietly dying.
- Our money choices impact our health, our joy, and our relationships.
- And yet— we often don't see it, or can't admit it.

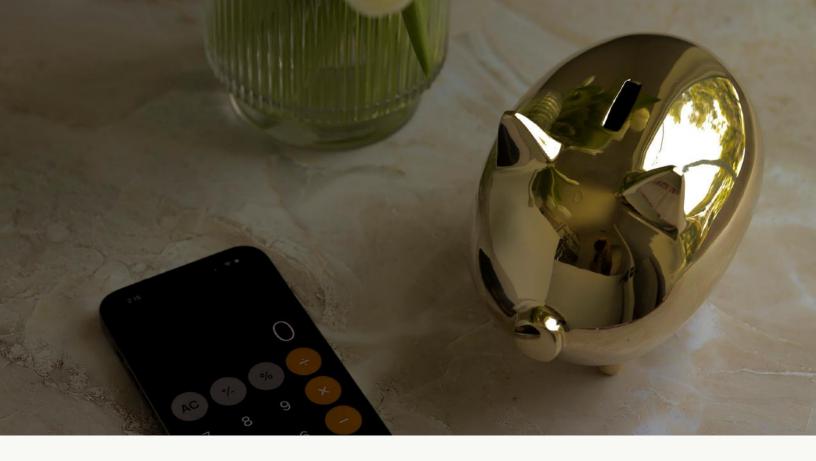
# Reclaiming the Relationship

Money Isn't the Problem — Our **Story** Is

We can make money a place to bring our highest qualities:

- **➤** Courage
- ➤ Integrity
- ➤ Aspiration
- ➤ Soul

THIS **DISCONNECT** IS NOT PERSONAL FAILURE — IT'S CULTURAL CONDITIONING.



# THE ORIGIN OF MONEY'S POWER 01

Money as we know it didn't always exist.

Roughly 4,500 years ago, communities began growing too large for **relationship-based exchange**. Up until then, security was **communal** — we **relied on each other**, and everything was **relational**.

But with the **rise of agriculture** and the growth of civilizations, people needed a way to **keep track of transactions**. So, we invented money — as a simple tool of **exchange** and **accountability**.

# THEN SOMETHING CHANGED. INTEREST WAS BORN.

In medieval and early modern Europe, **goldsmiths** weren't just craftsmen — they had **secure vaults** to store their **valuable materials**. Over time, people began storing their **gold** and **silver** with goldsmiths for **safekeeping**, especially as theft and instability became more common.

When someone deposited gold with a goldsmith, they were issued a **paper receipt** that **confirmed the deposit**. These receipts became more convenient than carrying physical gold, so people started **using them as money** — trading the paper receipts instead of actual coins.

#### GOLDSMITHS NOTICED SOMETHING IMPORTANT:

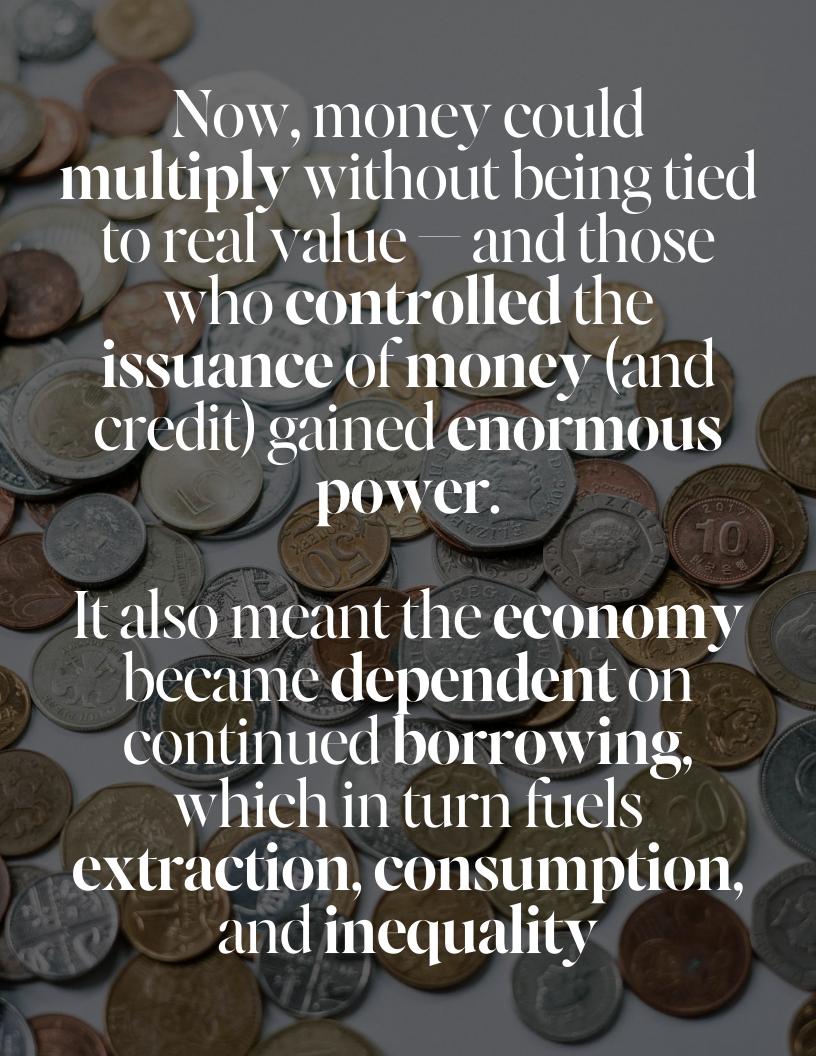
Most people didn't come back to withdraw their gold — at least, not **all at once**. So the goldsmiths thought:

"What if I issued more receipts than the gold I actually have in the vault?"

They reasoned that as long as only a small percentage of people came to claim their gold at any given time, they could lend out these extra receipts to others—and **charge interest** on that loaned money.

In other words, they created money that didn't exist.

THE ORIGIN OF FRACTIONAL RESERVE BANKING!



# Money only has the power we give it.

If I told you this Zambian kwacha — a bright orange bill — was worth \$100,000, you'd suddenly relate to it differently. Your whole nervous system would react. You'd protect it. Prioritize it.

It would become **powerful** — because you **assigned it power.** 



### WE'VE GIVEN MONEY MORE POWER THAN LIFE ITSELF.

We destroy rainforests for it.

We poison water for it.

We betray ourselves for it.

We worship it — just look at the modern shopping mall. It's become the new temple.

# NO WONDER MONEY GIVES US A HEADACHE. NO WONDER WE FEEL ANXIOUS, INADEQUATE, OR LIKE WE'RE ALWAYS BEHIND.

We used to call ourselves citizens. Now we're called **consumers**. That shift changes our **consciousness**.

It keeps us in a cycle of craving, comparing, consuming — never enough.

But when you begin to make peace with money, you realize: You've had wealth inside you all along.

Like water — ancient, abundant, essential — it was here before you were born and will be here long after you're gone.

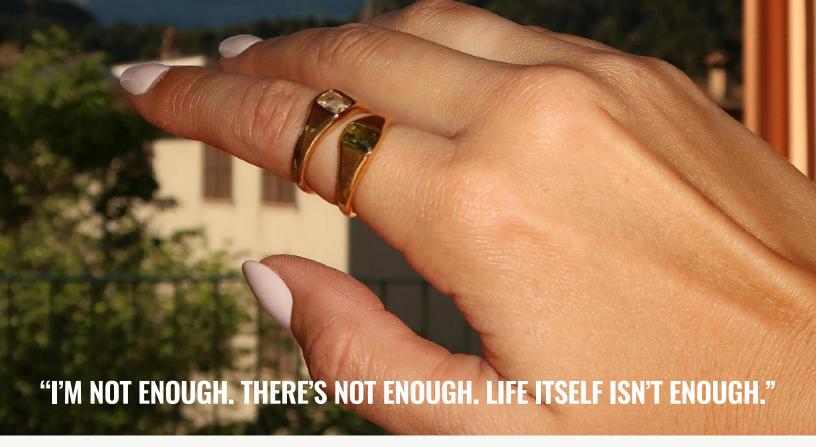
But in our current state, we can't even see it.



# WHEN YOUR RELATIONSHIP WITH MONEY IS RESTORED, YOUR RELATIONSHIP WITH LIFE IS RESTORED.

And that changes everything.





# THE ECONOMY & THE MINDSET OF SCARCITY

()2

We live inside a global economic system that's rooted in the belief that there's not enough to go around.

And this belief doesn't just shape markets—it seeps into **everything**: Education. Government. Fashion. Entertainment. Parenting. Marketing.

We don't just live in a system of scarcity—we swim in it. It becomes the lens we look through. A default mindset.

## The 3 Toxic Myths:

### THERE'S NOT ENOUGH

Not enough money. Not enough time. Not enough sleep, space, love, sex, success, or market share. We wake up thinking, "I didn't get enough sleep." We go to bed thinking, "I didn't get enough done." And everything in between is infused with a feeling of lack. Think: musical chairs!! "Better make sure you're not the one without a seat."



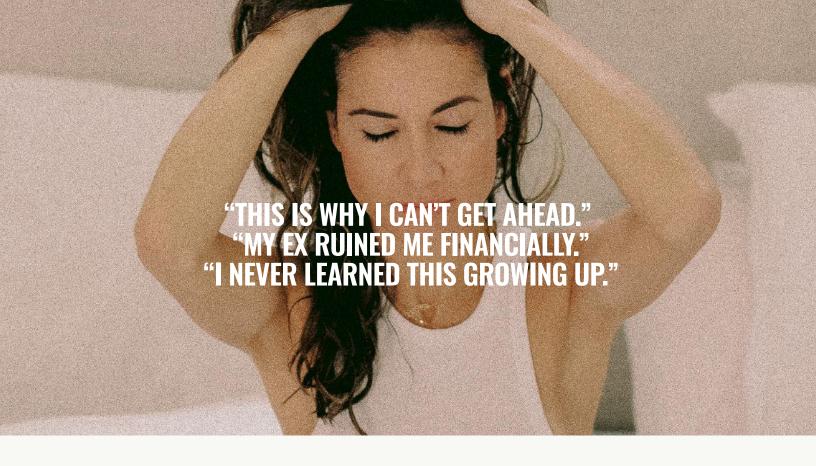
### MORE IS BETTER

More clothes. More square footage. More money. More followers. We see it everywhere—storage units multiplying, waste systems overflowing. Industries built around the consequences of "more is better." We're constantly striving to: "Earn more. Do more. Lose more. Be more." And in that pursuit, we **lose ourselves.** 



#### THAT'S JUST THE WAY IT IS

This myth is the most dangerous. It's the one that holds the others in place. It convinces us not to question. To stay **resigned**. To settle. We shrug our shoulders and say, "Well, that's just how the world works." This is the myth that kills possibility. That silences imagination. That keeps our systems — financial, political, environmental — stuck in place.



## YOUR MONEY STORY ISN'T THE TRUTH

03

Let's talk about the stories we tell about money. Most of us carry a money story that justifies our behaviour. Sometimes we blame others. Sometimes we play the victim. But either way—we let the story run the show.

### And the truth is, we love telling it.

We all have a sob story about money. And sob story isn't an insult—it's how we escape responsibility. We tell it to get off the hook. To avoid the hard work of rewriting the script.



BUT HERE'S THE DEEPER TRUTH:

# We don't live in our lives. We live in the conversations we have about our lives.

The job, the city, the partner, the bank account — we don't live in them directly. We live in the narrative we create about them.

That's where our **power leak**s. That's where we get stuck. And while we might not be able to change the divorce, or the lawsuit, or the betrayal — **we have total agency over the story we tell about it.** 

WHEN WE CHANGE THE CONVERSATION, WE CHANGE OUR RELATIONSHIP TO EVERYTHING-INCLUDING MONEY.



## THE MONEY SOB STORY EXERCISE (THIS PART IS FUN!)

01

IDENTIFY YOUR MONEY
SOB STORY. WHERE DO
YOU PLAY THE VICTIM,
VILLAIN, OR HERO
WHO'S TO BLAME FOR
YOUR MONEY WOES?

02

SET A TIMER FOR 3
MINUTES. GET

DRAMATIC. REALLY GO
FOR IT - COMPLAIN,
MOAN, EXAGGERATE.
BLAME EVERYONE. GET
IT OUT.

03

WHEN THE TIMER GOES OFF, STAND UP AND SHAKE IT OUT. MOVE YOUR BODY. LET IT GO.

04

DO IT TWO MORE
TIMES. BY ROUND
THREE, YOU'LL BE SO
SICK OF YOUR STORY...
YOU WON'T WANT TO
TELL IT EVER AGAIN.



# RECLAIMING OUR POWER STARTS WITH RESPONSIBILITY

04

Responsibility isn't about blame—it's about freedom. It means we have the ability to respond. We don't need to justify our past.

We simply own our part and choose who we want to be moving forward.

WHAT IS THE CONVERSATION YOU WANT TO LIVE IN?

## want to SHIFT A SITUATION QUICKLY?

ASK YOURSELF:



**WHAT ROLE DID I PLAY?** 



WHERE WAS I BLIND?



HOW DID I CONTRIBUTE?

THEN ASK:



WHAT CAN I BE GRATEFUL FOR—EVEN HERE?

# Complaining creates momentum—but not the kind we want.

Responsibility creates clarity and release.



When Bernie Madoff's Ponzi scheme collapsed, families lost everything. Many began calling themselves "Madoff victims." That label became their identity—and kept them stuck.

But once their stories were heard, they chose a new label: Survivor.

That one word changed everything.

# GENEEN ROTH AUTHOR OF THE #1 NOW YOR TIMES BESTSEILEY LOST and Found

### FROM VICTIMHOOD TO AGENCY

- Her wealth wasn't just in money—it was in her life.
- That rock bottom moment was a reset.
- She had fallen into the myth of "more."
- And now, she had a new chance to live from alignment.



## WE ALREADY HAVE ENOUGH

05

In 1976, visionary thinker Buckminster Fuller, a systems thinker, architect and futurist (he studies how to use fewer resources to benefit more people) made a bold claim:

"Humanity has crossed a threshold. We now do so much more with so much less...
we clearly live in a world where there is enough for everyone to live a happy life."

"ENOUGH" IS NOT AN AMOUNT. IT'S A WAY OF BEING. IT SHIFTS US FROM A YOU OR ME WORLD.

→ TO A YOU AND ME WORLD.

# The Principle of Sufficiency

- "If you let go of trying to get more of what you don't really need...
  you free up oceans of energy to focus on what you already have."
- When you share what you already have, it **expands**.
- Life meets you with exactly **that which you need** (not want). When you make a difference with that, it **expands**.
- Collaboration and generosity become the source of your prosperity; the opposite of what we've been taught.

# What You Appreciate, Appreciates



## Sufficiency in Action



### In their grief, these women made a vow:

"We will do everything in our power to make sure no other mother goes through this."

Lynn brought their stories to affluent women in New York.

Those women didn't just give—they partnered.

They created deep relationships, shared skills, and offered education.

- ➤ One Ethiopian woman became a doctor
- ➤ Another, a human rights lawyer
- ➤ Others, leaders in government

When we come together, we have everything we need.

### THE SOUL OF SUFFICIENCY

- Not always what you want—but always what you need to grow, to heal, to contribute.
- Collaboration, generosity, and purpose become the new markers of prosperity.
- This is the opposite of what we've been taught...
- And the foundation of a more soul-aligned relationship with money.





## MONEY IS LIKE WATER

06

Money, like water, is meant to flow.

- It's a carrier of energy of intent, of trust, of integrity.
- It can cleanse, nourish, and purify...
- Or it can clot, stagnate, and even destroy.

"MONEY CARRIES THE ENERGY OF THE PERSON WHO PASSES IT ALONG

# Two GIFTS, Two ENERGIES

A CEO, REELING FROM A SCANDAL, GAVE \$50,000 TO THE END WORLD HUNGER PROJECT. LYNN COULD FEEL THE ENERGY: IT WAS HEAVY, NOT CLEAN.

LATER TAHT NIGHT, IN A SMALL CHURCH, A WOMAN SAID: "MONEY BELONGS TO ALL OF US, OR NONE OF US. I DO PEOPLE'S WASH. I HAVE \$50, AND I KNOW IT BELONGS WITH YOU."

THAT \$50 CARRIED LOVE, DIGNITY, AND INTENTION. IT WAS PURE. IT UNLOCKED TRUE GENEROSITY IN THE ROOM. LYNN RETURNED THE CEO'S CHEQUE — THERE WAS NO SOUL IN IT.

Years later, the CEO came back — with a changed heart— and gave \$250,000, with integrity.

### **ASSIGNMENT #1**

THINK OF 1 TIME IN THE PAST MONTH
YOU WERE MET WITH SUFFICIENCY. YOU
DIDN'T GET WHAT YOU WANTED — BUT
YOU GOT WHAT YOU NEEDED.

### **EXAMPLES:**

- I didn't get the job I wanted, but I was redirected to something better.
- I missed an opportunity... and found time for something far more important.
- I was financially stretched... and realized I had more than enough support/community/resources.

### **ASSIGNMENT #2**

THINK OF ONE MOMENT IN THE LAST FEW DAYS WHERE SOMETHING GREW SIMPLY BECAUSE YOU APPRECIATED IT.

### **EXAMPLES:**

- You expressed gratitude for a friend—and your connection deepened.
- You truly savoured your food—and felt more nourished.
- You acknowledged your child's effort—and they lit up.

### MICRO MEDITATION

# THE 24-HOUR "I LOVE" PRACTICE

CLOSE YOUR EYES. FEEL YOUR FEET ON THE GROUND.
TAKE A DEEP BREATH. LET IT GO.
SAY QUIETLY TO YOURSELF:

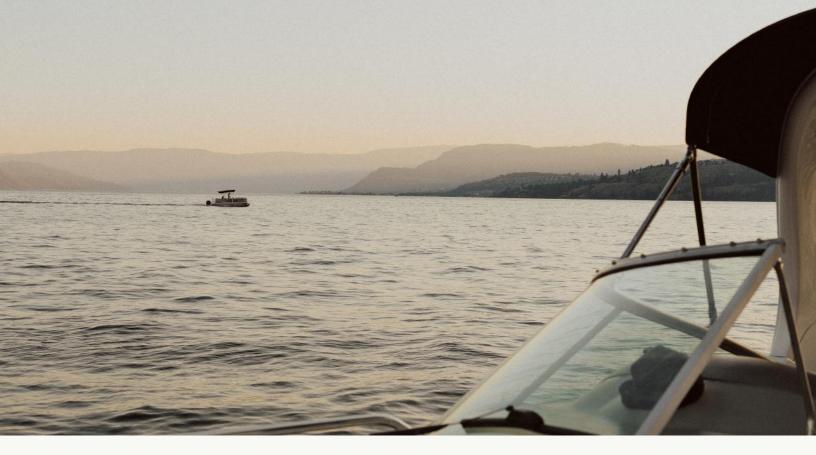
"TODAY, I WALK IN THE WORLD WITH LOVE."

"I LET MONEY FLOW THROUGH ME LIKE WATER."

"I TRUST THAT I WILL BE MET WITH EXACTLY WHAT I NEED."

TODAY, USE THE PHRASE "I LOVE" AS MUCH AS YOU CAN. "I LOVE THIS COFFEE." "I LOVE BEING WITH YOU." "I LOVE HOW THIS DAY IS UNFOLDING."

LET IT SHIFT YOUR ENERGY. LET IT OPEN THE FLOW.

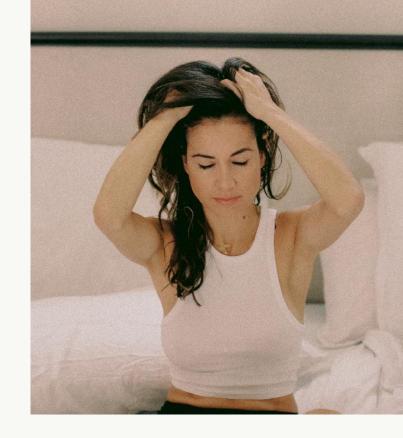


# WHAT IS TRUE ABUNDANCE?

07

The Overflow of Enough

- Abundance isn't about accumulation.
- It's about the overflow that comes from recognizing what you already have.
- "Abundance is the appreciation of everything you have."
  - From that place, all we want to do is share, collaborate, and contribute.



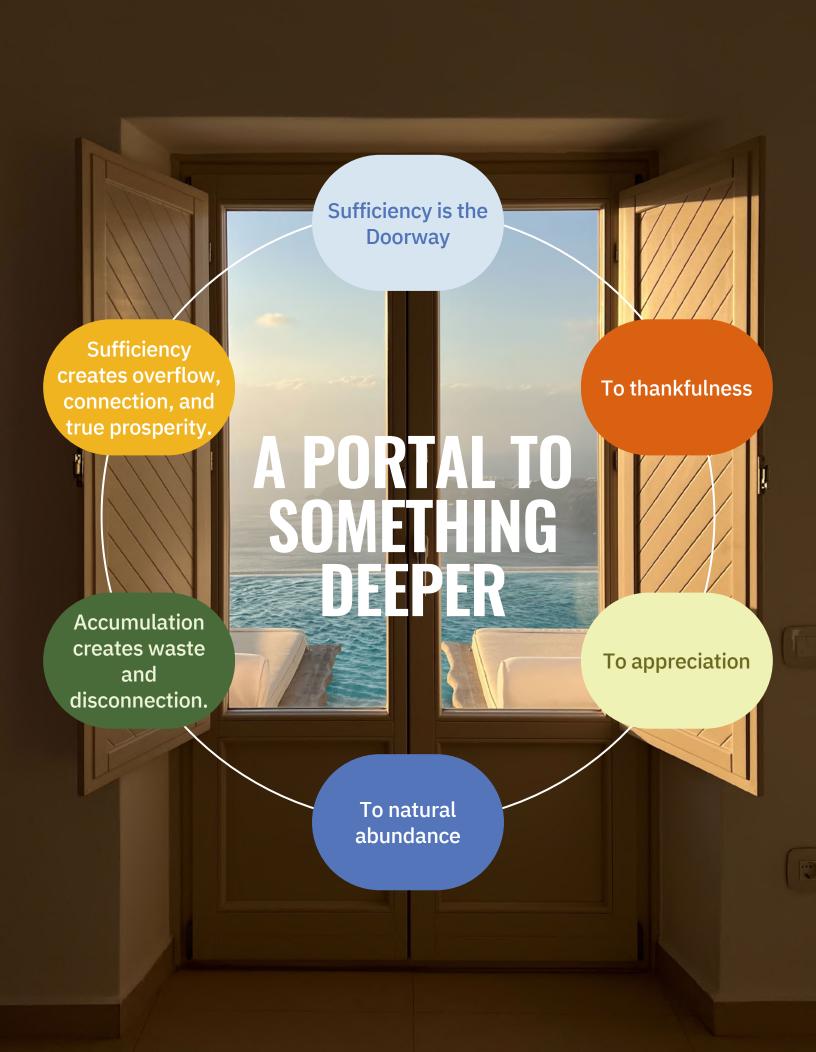
Reclaiming Your Identity

## You Are Not Your Debt

A single mother, \$150,000 in debt and suicidal, told Lynn: "I had become my debt."

Lynn gave her one task: Celebrate, acknowledge, and affirm every person who crosses your path. That week, she began to feel joy, gratitude, and connection again.

She realized: "My debt is something I have. It's not who I am."





True wealth comes from who you are not what you have.

## Practicing Sufficiency and Generosity



SUFFICIENCY IS A PRACTICE.
GENEROSITY IS A MUSCLE.



THE MORE WE ACKNOWLEDGE ENOUGH,
THE MORE WE CHERISH WHAT WE HAVE.



PRACTICING GENEROSITY KEEPS US ANCHORED IN TRUTH. "WE'RE ALWAYS PRACTICING SOMETHING. LET'S CHOOSE BEAUTY, PRESENCE, AND CONTRIBUTION."

### The Sufi Prayer

"I asked for **strength**, and God gave me **difficulties** to **make me strong**.

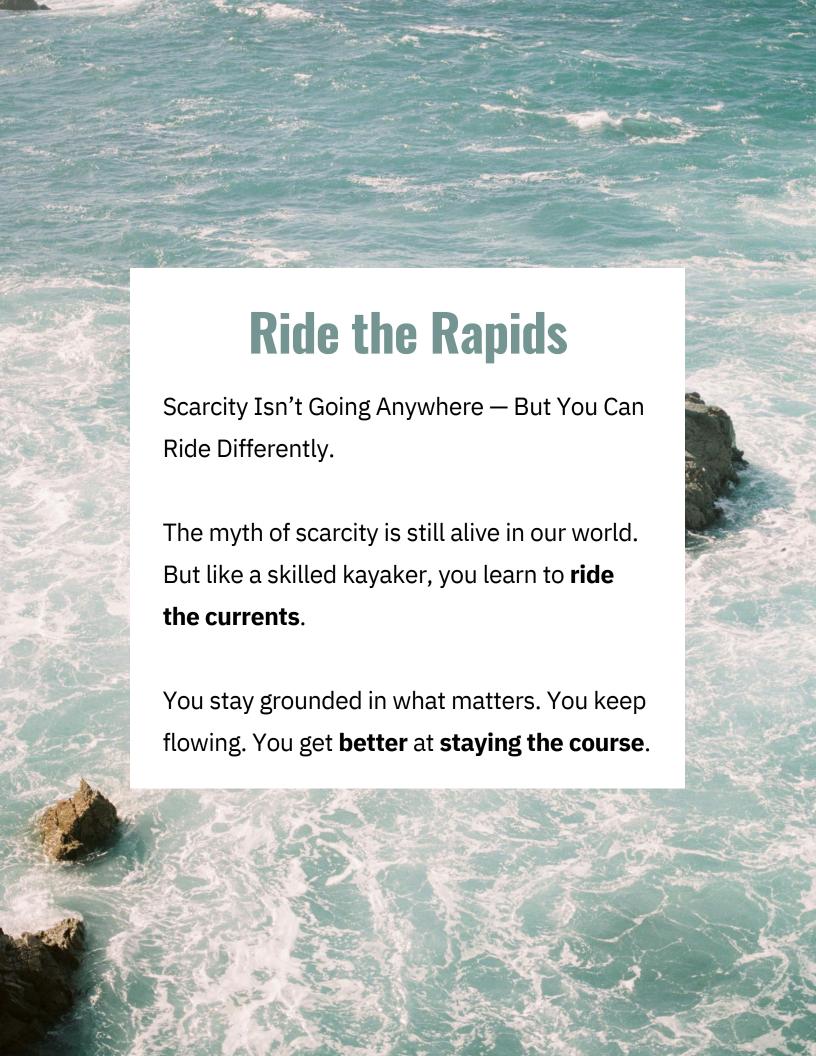
I asked for **wisdom**, and God gave me **problems** to **solve**.

I asked for **prosperity**, and God gave me **purpose** and **mind to work**.

I asked for **courage**, and God gave me **danger** to **overcome**.

I asked for **love**, and God gave me **people** to **help**.

I received **nothing I wanted**... and **everything I needed**."





GIFT EXPERIENCES OVER THINGS.

Teach our kids.

CAN HAVE ANYTHING, BUT NOT EVERYTHING

PAUSE BEFORE SPENDING

SHOP IN YOUR HOME:
PASS ON SOMETHING
MEANINGFUL.



Wealth = Well-Being

- True wealth isn't "more."
- It comes from the "well of being" an inner source that never runs dry.
- When we're in touch with that source, we feel full, free, and rooted in enough.



## PAYING AS A SACRED COMPLETION

REFRAMING THE ACT OF PAYING:

PAYING BILLS IS THE COMPLETION OF A SACRED AGREEMENT.

COMPENSATION REFLECTS
VALUE AND ENERGY EXCHANGE.

OVER- OR UNDER-COMPENSATION DISRUPTS DIGNITY ON BOTH SIDES

Pay with intention. Receive with openness. Negotiate with integrity.

# FROM TRANSACTION TO RELATEDNESS

### Indigenous cultures live in sacred reciprocity.

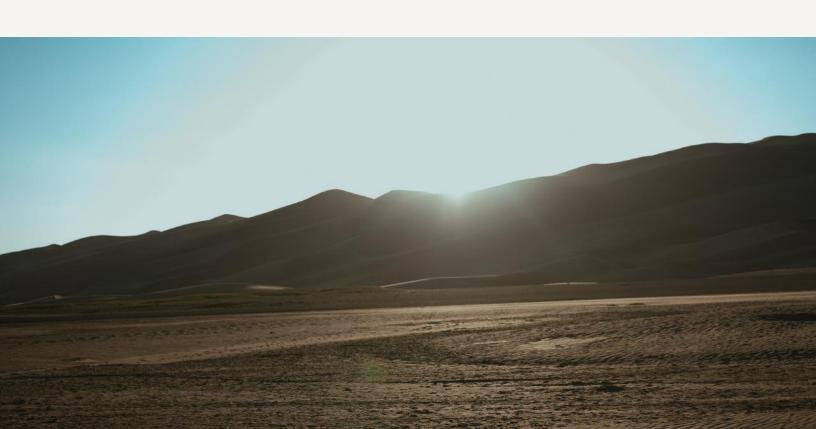
- ➤ "You help me with my harvest, I'll help you with your child's wedding."
- ➤ No scorekeeping—only mutual care.

They are not on the land. They are of the land.

Their integrity is held within the community.

#### Our Modern Disconnect

- We have been conditioned to compete, conquer, and consume.
- But this is not our only option.
- Sacred reciprocity is available to all of us—when we slow down and look for it.
- Tell Lynn Twist's stories of the mechanic + the old man in Nepal with the yak bone necklace here.



# What Are You Really COMMITTED To?

Your Life Should be a Reflection of Your True Commitments

- Your bank account, schedule, and conversations reveal what you're actually committed to.
- If you want alignment—start by getting clear.
- Ask yourself: What am I really committed to? Is my energy aligned with that?



#### Practice #1: Manage Energy, Not Time

- Look at your to-do list.
- Start with what gives you energy.
- Do those things first.
- Only then, move on to the draining tasks.



#### Practice #2: Clean Up Broken Agreements

- Are you someone who's always late?
- Do you keep your word to others but not yourself?
- Be ruthless in restoring your integrity:
- ➤ Acknowledge
- ➤ Communicate
- ➤ Complete

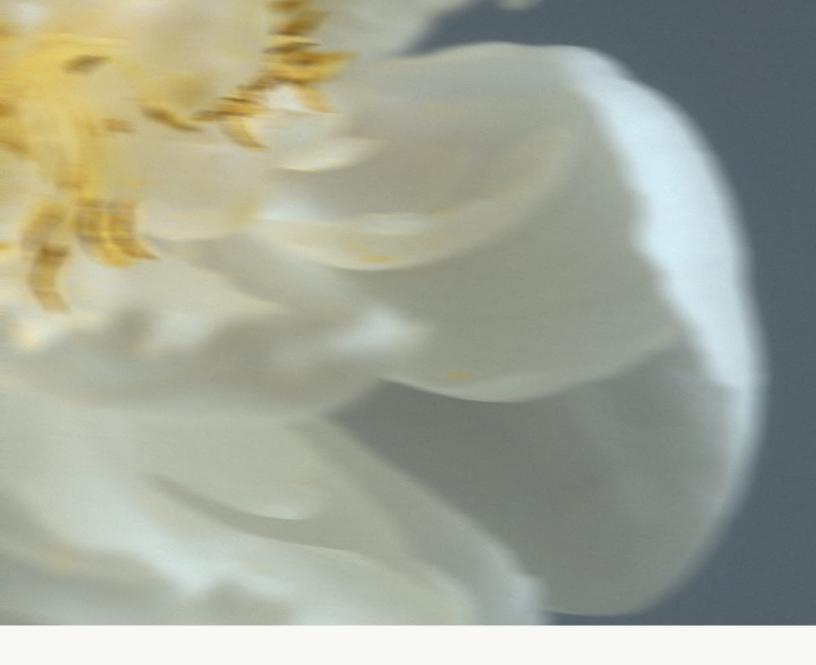
# This Is Bigger Than Money

Your Money
Follows Your
Integrity

This is less about money — and more about **life**.

When you live in alignment, it shows up in your finances.

Peace and freedom
in your
relationships create
peace and freedom
in your money.



### GRATITUDE IS THE FASTEST WAY IN

09

If sufficiency is the doorway, gratitude is the key.

Gratitude doesn't come from having everything. It comes from seeing clearly what you already have — and feeling the fullness of it.

# WHEN WE LIVE FROM GRATITUDE, EVERYTHING CHANGES:

Our energy	
Our spending	
Our giving	
Our sense of enough	

### GRATITUDE HAS TWO BRANCHES

### **GRATEFULNESS**

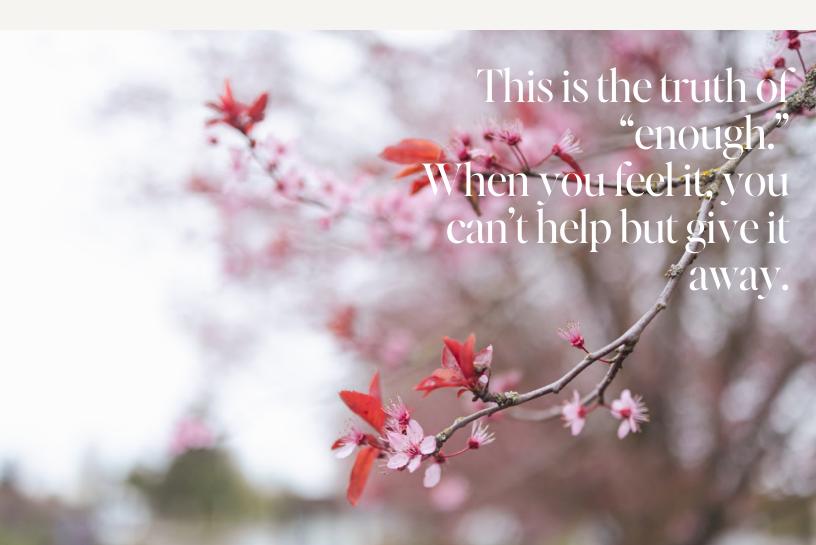
GRATEFULNESS IS THE EXPERIENCE OF **FULLNESS**.

➤ THE BOWL OF LIFE IS SO **FULL**, IT SPILLS OVER LIKE A FOUNTAIN.

#### **THANKSGIVING**

THAT LEADS TO THANKSGIVING — THE **EXPRESSION** OF THAT FULLNESS.

➤ YOU WANT TO GIVE, TO SERVE, TO SHARE.



MONEY AS AN EXPRESSION OF HUMANITY

### It's Not About Belongings—It's About Belonging

- Money is not the end—it's a reflection of what we value.
- Let it express your connection, not your separation.
- Don't live for accumulation.

  Live for each other.

